DOCUMENT RESUME

ED 153 152 CG 012 501

AUTHOR	Myhre, David C.; And Others
TITLE	Asking Questions and Clarifying Client Statements: Basic Interviewing Techniques for Financial Counselors.
INSTITUTION	Virginia Polytechnic Inst., Blacksburg. Extension Div.
SPONS AGENCY	Office of Education (DHEW), Washington, D.C.
PUB DATE	Sep 77
GRANT	G007604715
NOTE	47p.; For related documents see CG 012 498-500
EDRS PRICE	MF-$0.83 HC-$2.06 Plus Postage.
DESCRIPTORS	Client Caseworkers; *Counselors; Credit (Finance); *Family Income; *Financial Problems; Financial Services; Guides; *Money Management; *Questioning Techniques
IDENTIFIERS	*Credit Counseling; *Debtors

ABSTRACT

This guide is one of a series of four such guides that are directed toward those people who provide financial counseling to consumers who have problems with overindebtedness. Recognizing that many who serve as financial counselors have little training in the field (for example, clergymen or social workers), the guides are not offered as complete courses in financial counseling, but as practical prototype manuals focusing on the most important areas for counseling: basic techniques, rehabilitative financial planning, and an overview of common problems with credit and debt. By using examples of client-counselor exchanges, as well as detailed exercises for the counselor, the guides help the counselor increase his/her effectiveness with the client. This particular guide deals with the effective use of questions and silence, and helps the counselor clarify clients' statements. (Author/EC)

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ASKING QUESTIONS AND CLARIFYING CLIENT STATEMENTS

Basic Interviewing Techniques for Financial Counselors

By
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Consumer Debt Counseling Project
Extension Division
Virginia Polytechnic Institute and State University
Blacksburg, Virginia
September 1977

CG 012 501

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Funded by
The U.S. Office of Education
Grant Number G007604715
in cooperation with
Extension Division
College of Education College of Home Economics
Virginia Polytechnic Institute and State University
Blacksburg, Virginia 24061

This module has been submitted to a member of the Virginia State Bar for review.

Issued in furtherance of Cooperative Extension work, Acts of May 8 and June 30, 1914, in cooperation with the U.S. Department of Agriculture, W.R. Van Dresser, Dean, Extension Division, Cooperative Extension Service, Virginia Polytechnic Institute and State University, Blacksburg, Virginia 24061.

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FOREWORD

This series of modules was developed at Virginia Polytechnic Institute and State University with the assistance of a grant from the U.S. Office of Education. The modules are designed to fill the need for learning materials in the rapidly expanding field of family financial counseling.

The effects of inflation and dramatic increases in the costs of food, utilities, transportation, and medical expenses have left many Americans deep in financial trouble. Many individuals and families find themselves overindebted with consumer credit bills that they cannot pay partly due to increases in living expenses. Others, in response to advertising pressure and the lure of the "good life," have gone over their heads in debt trying to "keep up with the Joneses." These people often search for someone who can help them out of their financial difficulties.

There is a wide range of people who can, and often do, provide financial counseling to those who have problems with overindebtedness. The one type of agency that specifically deals with these problems is the Consumer Credit Counseling Service, with some 200 affiliated agencies throughout the country. People who live in areas without a CCCS turn to social service agencies, social workers, clergymen, extension agents, home economics teachers, community action programs, credit unions and other credit lenders, in addition to other sources for help. Many of the above professionals have no specific training in how to deal with problems of personal or family finance and find it impossible to locate educational materials to teach them how to give assistance with financial problems.

The field of "financial counseling" is very broad and includes such areas as investment counseling, estate planning, budget counseling, and even consumer education. These modules specifically address those counselors who assist people with problems of overindebtedness or over-extension of consumer credit. The broader term "financial counselor" is used throughout the modules although the material presented deals specifically with issues that relate to the function of a debt counselor--one who assists people who have problems with credit and debt.

The materials we have developed are referred to as "modules." Using the modular approach, a broad field, such as financial counseling, is broken down into its component parts. Then, each part of the field is addressed by a separate packet of instructional materials, called a module. Each module is self-contained and needs no other reference materials or special equipment to be used effectively.

The primary strength of using the modular approach for these particular materials on financial counseling is related to the types of people who are most likely to use them. Most of the people who want additional training in financial counseling are already employed

full time. They cannot afford the time to read an entire manual or the expense to travel to a workshop. But they can take advantage of any free time in their busy schedules to work through all or part of a module. In effect, they can use time available at work for training and professional development without sacrificing on-the-job effectiveness.

This module is one of a series about family financial counseling. Neither this module by itself, nor the series of four produced by this project, represent a complete course on the topic. The objectives of the project were to identify the areas of greatest need for training materials in the field, and to develop prototype materials in the most important areas.

To determine in which areas of family financial counseling there existed the greatest need for new instructional materials, we surveyed a wide cross-section of people who work directly or indirectly with people and their financial dealings. Consumer credit counselors, welfare agencies, credit union personnel, social workers, extension agents, clergymen, bankruptcy trustees, community action program workers, and others were included in both our nationwide and in-depth Virginia surveys.

Our findings indicated that the greatest need for new materials existed in the areas of:

1. Basic counseling techniques
2. How to develop a rehabilitative financial plan
3. An overview of the types of problems people have with credit and debt

The above areas are listed in their reported order of importance.

The project staff, keeping within its budget and time limitations, responded by developing four modules. Two of the modules present instructional materials in basic counseling techniques. Another deals with the process of developing a rehabilitative financial plan for an individual or family experiencing financial problems. The fourth is an overview of the types of problems that people have with credit and debt, with some suggestions for solutions for each type of problem.

These four modules barely scratch the surface of a field in which twenty or more training modules could be developed for a complete course in financial counseling. We hope that these modules will provide the direction for future development of a complete set of training materials for persons who want to develop skills in this field.

In response to a growing consciousness of sex-typed references in written materials, the authors have taken great care to avoid sex-linked wording. English is the only language in which this problem exists and to write without using "he, she, him or her" is difficult. In some cases the use of these reference words is required to retain the readability of the materials. In the passages in which sex-referenced words are used, the authors intend no sex-related stereotyping since, of both indebted clients and financial counselors, half are likely to be women and half men.

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Introduction

In this module, a number of techniques and methods are presented which will help a financial counselor to identify the problems of clients. More specifically, this module will present skills that a counselor can use to find out what problems clients have that they want to be assisted with.

Everyone is familiar with that "guru of the garage," the auto mechanic. Many people believe that cars run by magic and when they don't run properly they are taken to the wizard of cars, the auto mechanic. Likewise, many people believe that managing money properly and solving financial problems are magic--beyond the ability of the average person. When they find themselves in financial trouble, they take their bills to a financial counselor.

Those of us who have been both auto mechanics and financial counselors know that there's no magic involved. With knowledge, the proper tools and the right technique, we can fix and solve financial problems. We also know that in order to fix something, we must know what it is that the "customer" wants us to fix. Consider the following hypothetical situations:

Suppose your car is broken. The window winder won't work and you can't roll the window up or down. You go to the garage and tell the mechanic what you want fixed. As you sit in the waiting room you watch while the mechanic starts taking all the wheels off your car. Right then and there, how do you feel? What are you thinking? Different people will think and feel in different ways, but we would probably agree that your opinion about the professional ability of the auto mechanic would not be very high.

Next, imagine that you are having financial problems and that you think a debt consolidation loan would solve everything. You go to a financial counselor to get assistance in obtaining that loan. You tell the counselor about your debts and that you want to consolidate them, and as you sit there helplessly, the counselor starts planning out a monthly budget for you and your family and a new schedule of payments for all of your bills. How do you feel? What are you thinking?

In both examples, the professional hasn't listened to the "customer" well enough to determine what the "customer" wants. In financial counseling you will have many different clients with a wide range of problems and many different ideas about what they want to do about their problems. Some clients you will be able to help, some you won't.

This module presents a framework which you can use to obtain

information about clients and some techniques to use to clarify any unclear information that you may find. By applying what you learn in this module you will be able to be more effective at:

1. Identifying clients' problems

2. Clarifying why the clients came to you and what they want from you

> NOTE: There is only one set of exercise sheets provided for this module. If more than one person is expected to use this module, we recommend that you make and use photocopies of the exercises so that the module can be re-used by others.

THE EFFECTIVE USE OF QUESTIONS

Section 1

Types of Questions

One of the most important aspects of financial counseling is the gathering of information about clients. Good counselors are skilled in asking questions in a way that helps them to discover information about the clients whom they assist. There are basically two types of questions, open and closed. A closed question is one that can be answered by a simple "yes" or "no" response. An open question cannot be answered "yes" or "no".

Examples of Closed Questions

Counselor: *Did you tell your creditors that your wages had been garnished?* (yes/no)

Counselor: *Do you think you can stay within this budget?* (yes/no)

Open questions ask the client to state things in the client's own words. They encourage the client to "open up" and talk. The two above closed questions could be restated as open questions.

Examples of Open Questions

Counselor: *After your check was garnished, how did you react when other creditors called?*

Counselor: *What do you think about this new budget?*

Generally speaking, it is best to ask open questions in an initial interview with the client. Open questions help clients to state their problems in their own words. Open questions also encourage clients to do most of the talking. While clients are talking, the counselor should be listening to discover clues about why the client came for counseling, the nature of the problem, the client's expectations of what a financial

counselor can do to help, etc. At appropriate times, closed questions can be used to clarify specific points that are brought out during the interview.

When a financial counselor asks a long series of closed questions, clients may begin to feel like they are being interrogated. This could result in clients feeling uncomfortable. At the other extreme, the counselor could ask a long series of open questions about topics that the client does not find to be related. This could leave the client feeling confused about the purpose and direction of the interview. In every case, the counselor should know what broad categories of information are being sought in the initial interview, and should inform the client about the direction that the discussion is taking.

TURN TO APPENDIX I AND COMPLETE EXERCISE A-1. When you have completed the exercise satisfactorily, return to the next page and begin the next section.

Section 2

Using Open and Closed Questions

A financial counselor deals with many different types of clients. Often it is best to use different types of questions with different types of clients. Some clients are very verbal--they talk freely without making the counselor struggle to get information from them. Non-verbal clients, those who do not talk freely, may pose a problem to the counselor. The financial counselor needs information to assist the client and may find it difficult to obtain information from a non-verbal client. The counselor should use mostly open questions with non-verbal clients. Asking closed questions with non-verbal clients will usually get a simple "yes" or "no" response. This leaves the counselor with the responsibility of having to ask another question.

The opposite extreme of this would be found with a highly verbal client who talks so much that the counselor loses control of the interview. In this case the counselor may want to ask more closed questions in an attempt to control the responses of the client.

Some general guidelines for the financial counselor to remember are:

1. With a non-verbal client, use mostly open questions to encourage the client to talk.

2. With a verbal client, the counselor will find that both open and closed questions usually get good results.

3. With an overly verbal client, the counselor may need to ask mostly closed questions to limit the amount that the client talks.

The counselor determines what information is brought out in the interview by the types of questions that are used. If you think of the counselor as the director or leader of the interview you can see that the strategy employed by the counselor determines the course of the interview and the type of information that is uncovered in the interview. Perhaps some examples would show this most clearly.

Example I

Counselor 1: *Mr. Jones, I'm Mike Ward and I will be your financial counselor.*

Client: *Pleased to meet you. You can call me Jim.*

Counselor 1: *I understand, Jim, that you're having trouble in keeping up with your bills. What we'll try to do today is to develop a financial plan that will enable you to live within your income and pay off the bills. Let's start first with your income--how much do you make?*

Client: *Well, I take home $463 twice a month.*

Counselor: *Is this your only source of income?*

Client: *Yes.*

Counselor: *Okay, let's try to list your expenses as closely as possible. How much do you pay for rent?*

Client: *$200 a month.*

--There follows a long list of questions about the client's expenses and debts--

Counselor: *Well, Jim, it looks like you've got an income of $926 a month and living expenses of about $900 a month. This only leaves you about $26 a month to put toward your payments for the car, the consolidation loan and the medical bills. The total of your debt payments is about $200, so I guess what we need to do is to try to find a way to cut your living expenses by about $175 a month, unless you can increase your income.*

Client: *Well, Mike, the problem is that I don't owe that one big medical bill--the insurance company already paid the hospital for it, but their records don't show that it was paid. Now they've sent it to a collection agency and I've already got a notice to appear in court next week. If that happens, they'll probably start garnishing my paycheck and then I'll probably get the car repossessed.*

Counselor: *Hmmm. I see. Unfortunately our time is about gone for this interview and I have another client coming in. I can squeeze you in for a half-hour on Thursday so that we can try to straighten out the problem with the medical bill. Can you come back on Thursday?*

Client: *I guess I'll have to. What time?*

Example 2

Counselor 2: *Mr. Jones, I'm Beth Johnson and I will be your financial counselor.*

Client: *Pleased to meet you. You can call me Jim.*

Counselor 2: *Why don't we start out, Jim, with your telling me what brings you to see a financial counselor?*

Client: *Well, generally, my finances are a real mess and I'm having trouble making the payments on the debts that I do owe. But the real problem is this big medical bill that I don't owe and the collection agency is taking me to court. I'm afraid they might win and start garnishing my paycheck and then I'd probably get the car repossessed, too.*

Counselor: *Hmmm. I see. Why don't we concentrate on this immediate problem with the medical bill first. What makes you think that you don't owe this bill?*

Client: *Well, the medical insurance was supposed to cover it and they say that they've already paid it. But the hospital has no record of payment, so they're coming back to me for payment.*

Counselor: *And you say that you have a court summons to appear next week concerning this bill?*

Client: *Yes.*

Counselor: *Okay, Jim. I think we had best concentrate today on the immediate problem with this medical bill. Then in a week or so when we get it straightened out we can examine your overall financial situation and work on a plan to help you meet your other payments. Does this sound good to you?*

Client: *It sure does. If I get stuck with that medical bill I'll really be in a mess.*

The difference in approach by the two counselors is obvious. Counselor Ward started out by assuming that he knew what the problem was and asked a series of closed questions that didn't allow the client to say what was really on his mind.

Counselor Johnson, on the other hand, started out the interview with open questions and found out immediately what the client's problems were. With that knowledge, she elected to use the time in the first interview to work on the immediate problem--the medical bill.

Both counselors finally will go through the same processes with this client. They will both work on the problem with the medical bill and then help the client with his overall financial situation. But if you were the client, in which of these two counselors would you have more confidence? Most likely you would have the greatest confidence in the one who started by finding out from you what the problem was and then asking your opinion about how to deal with the problem.

The type of questions that you ask a client do make a difference, both in the kind of information you get and in the outcome of the interview. The right kind of question asked at the right time is a valuable tool to most effectively conduct an interview.

TURN TO APPENDIX I AND COMPLETE EXERCISE A-2. When you have completed the exercise satisfactorily, return to the next page and begin the next section.

Section 3

Probes

There is another type of client who financial counselors sometimes see—the reluctant client. Reluctant clients may withhold information or they may give false or incomplete information. There are many reasons for clients to be reluctant. They may not have wanted to seek financial counseling, but were pressured by creditors, friends, relatives or the court to seek help. They may be embarrassed or afraid about their situation and not want to reveal it to others. They may not know anything about the counselor or the agency, and want to "check these things out" before revealing the nature of their problems.

With every client, a counselor attempts to determine what the problem is, then assists the client in dealing with that problem. There is no difference with a reluctant client. However, the reason for the client's reluctance becomes the immediate problem that the counselor assists the client to deal with. Therefore, with a reluctant client, the counselor focuses the interview on the nature of, and reason(s) for the client's reluctance.

With a reluctant client, the counselor must probe. A probe is generally defined as an instrument used to explore, search, or penetrate. The kinds of probes that a financial counselor uses are questions and statements that explore the client's problem in an attempt to penetrate right to the heart of the matter. With a client who you suspect was pressured to come in for financial counseling, you would probe for two things: 1) to find out if your hunch is correct and 2) to determine whether the client has any serious personal interest in obtaining financial counseling. Trying to counsel a disinterested person is usually a waste of time for both the client and the counselor. These kinds of situations should be recognized and resolved before continuing an interview. Following are some examples of probes that a financial counselor could use with a reluctant client who appears to have been pressured to seek counseling:

Examples

1. Counselor: *What was the biggest factor that led you to come for counseling?*

2. Counselor: *How much pressure did the bank put on you to come for help?*

3. Counselor: *What do you think a financial counselor can do to help you with your problem?*

With clients who you sense are embarrassed or afraid to give you their personal financial information there are many ways that you could probe. Following are some examples:

Examples

1. Counselor: *How do you feel about revealing your financial problems to other people?*

2. Counselor: *How much information do you think I would need about your financial situation in order to help you?*

3. Counselor: *What is the worst thing you can imagine that could happen if you told me all about your financial problems?*

With a client who you sense is unsure about you, personally or as a counselor, or unsure about the type of agency where you work, you could probe to determine how much the client knows about you and the agency. You could also probe for any good or bad things the client has heard about you or the agency.

Examples

1. Counselor: *Tell me what you know or have heard about me or the agency.*

2. Counselor: *What do you think I can do to help you with your financial problems?*

You can use probes with any kind of client when you focus on specific problems. However, probes are especially useful in dealing with clients who show a reluctance to "open up" and give full information. A counselor can be effective only when the client is interested and committed to receiving assistance. Probes are effective tools to discover if the client is interested, and to discover and eliminate any barriers that may be preventing the client from making a commitment to a counseling relationship.

In many agencies, financial counselors have a limited amount of time to spend with clients. These counselors are not permitted to spend a long time dealing with a reluctant client, whether to pry out information or to

assure the client that the counselor is able to help. When these counselors see a reluctant client, they are advised to pursue the reason for the client's reluctance and to determine quickly whether this client can be helped or not.

TURN TO APPENDIX I AND COMPLETE EXERCISE A-3. When you have completed the exercise satisfactorily, return to the next page and begin the next section.

Section 4

Silence

So far in this module, we have been presenting information on types of questions, and giving instruction on when and how to use them to get information from clients in the most effective way. There is another thing related to questions that counselors should be aware of--that is, when NOT to ask questions. More specifically, the counselor should know how to make effective use of silence during an interview.

Particularly for a new counselor, the times during an interview when there is complete silence are awful. The counselor may think that the client didn't hear or understand the question that was just asked. Or, perhaps the counselor expected the client to keep talking and hasn't yet thought about what question to ask next. To the beginning counselor, the sound of silence is often deadly--it seems like nothing is happening.

What financial counselors are likely to do if the client fails to respond immediately to a question is to either explain the question in more detail or to ask another question. This can be very confusing to a client, and can also affect the way the question is answered. If the counselor explains in detail what he is looking for, the client is likely to answer only the very specific detail. Following is an example:

Example

Counselor: *Tell me how you manage your money.*

Client: No immediate response

Counselor: *What I mean is, how do you budget your money?*

Client: *We don't have a budget.*

There are a couple of problems in the above example. First, if the counselor wanted to know if the client has a budget, the best way to find out is to ask, "Do you have a budget?". Second, by asking the follow-up question the counselor made sure that the client would not have to answer the first question. In a way, what the counselor did in the above example was waste a question. After all, why bother to ask a question without giving the client a chance to answer it?

Let's look at the counseling situation. You are a financial counselor. You know all about budgeting, money management, financial planning, comparative shopping, compulsive spending, financial problem solving, etc. You

are the expert. When a client comes to you, you know in advance what general information you need to solve financial problems. You know what kinds of questions to ask and what general areas to explore. Your clients don't know any of this. If they knew what you know, they wouldn't need your assistance.

To show why using silence effectively is a technique that is valuable to a counselor, let's take a look at the clients who seek financial counseling. Financial counselors seem to agree that their clients usually don't know how or why they got into the financial jam that they are experiencing. Most clients do not have a personal or family budget--either written or mental. And if the clients knew how to solve their financial problems, they wouldn't be seeking help. It follows that most clients know very little about financial problem solving.

As you progress through an interview, you will be asking your clients questions about subjects they have probably never seriously considered--money management, budgeting, spending habits and patterns, attitudes and values towards money and material possessions. In your office, people will frequently confront these issues for the first time. It follows that they need time to think about these things when they come up.

Silent time is thinking time, and for many of your clients the primary reason why they are seeking financial assistance is that they haven't given enough thought to how they can best use the money they have. You will find that clients have rarely thought about their spending habits and patterns to any extent. In fact, very few clients are aware that they have spending habits. Rarely will clients have analyzed why their desires for consumer goods are so much greater than their income.

In financial counseling, you have the rare opportunity to create for clients the conditions in which they can examine various aspects of their lives, often for the very first time. By getting clients to confront their problems, examine their attitudes, values, habits and patterns, you give them an opportunity to better understand themselves and to take more control of their lives.

To understand, clients need time to think. And in an interview, thinking time is silent time. In the process of eliminating all of the silent time in an interview, a counselor can destroy the client's opportunity to analyze and confront the many things that for them resulted in financial disaster.

When you ask a question of a client, wait for an answer. If the question is not understood, the client will ask you to clarify it. If the client does not respond immediately, assume that the client is thinking about the answer to your question. Give the client plenty of time to think about your question. Remember, it may be the first time that your client has seriously considered this question, therefore it may take some time to come up with an answer.

Another situation happens frequently in financial counseling. The client will be talking about something and will suddenly stop or his voice will fade away without completing a thought. If you pay close attention at these times, you may see that the client is mentally struggling with something or has just gotten an important insight. Sometimes it will be just like the cartoons--you can almost see the light go on in his head.

When this happens, there is a great temptation to jump in with that next question you want to ask or to comment about the topic that the client was discussing. Don't do it! Allow the client to work through that problem or to let that insight really "sink in."

A new financial counselor will usually leave very little silent time in interviews. If you were to tape record a session and replay it, you would find few pauses more than five seconds in length. The average length of pauses would be about three seconds. To become able to allow pauses of longer periods, you must practice.

At first, a pause of 15 seconds will seem like forever. As you practice allowing more time in interviews you will find that you can remain comfortable with pauses of 30 seconds or more. When you can do this you are likely to find your clients getting more out of interviews and you will find yourself interrupting your clients less frequently.

TURN TO APPENDIX I AND COMPLETE EXERCISE A-4. When you have completed the exercise satisfactorily, return to the next page and begin the next section.

Section 5

Systematic Inquiry

Systematic inquiry is a process by which a financial counselor obtains information from a client in an orderly manner. The counselor should have a general idea, an outline, of the topics that are to be discussed with the client. In the first interview, the counselor may want to cover the topics of 1) general discussion of the client's problem, 2) any financial emergency or crisis, 3) income, 4) monthly expenses, 5) debt load and 6) what the client wants to do about the situation. By systematically inquiring about each of these topics, one at a time, the counselor makes the best use of time necessary to get the required information.

Also, when the counselor conducts the interview systematically, the client is better able to see where the interview is going and to concentrate on one thing at a time. When a counselor skips around from one topic to another, when the topic of conversation keeps changing quickly, the client may become lost or confused. A counselor who conducts an interview in an unstructured way risks losing the attention, interest, and/or confidence of the client.

Another thing can happen when the counselor skips around during the interview. Say, for example, that the discussion has been about where the client works and how much family income there is. Suddenly the counselor asks "How much do you spend on alcoholic beverages?" The client is very likely to think and feel in a way that could hurt the counseling relationship.

"Does the counselor think I'm an alcoholic?"

"That's none of his business."

These are the kinds of things that may go through the client's mind.

The topic of alcohol may be an extreme example. Still, clients may start asking themselves, "Why does the counselor want to know that?" When the client begins to "second-guess" the counselor, or becomes confused as to where the counselor is going in the interview, the interview is likely to be less effective.

A financial counselor should have a rough outline of the topics that he or she intends to cover in the first interview. Following is

an example of a general outline for the first interview with the client:

Example

1. *General discussion of the client's problem and situation*
2. *Discussion of any emergency or crisis situation(s)*
3. *Income*
4. *Monthly expenses*
5. *Debt load*
6. *Discussion of what the client would like to do*
7. *Explanation of what the counselor can do to help*
8. *Decision on whether to continue counseling and/or what action to take*

Some counselors like to inform their client of the topics that will be discussed in the first interview when the client calls for an appointment. This gives the client time to think about these matters before the first meeting with the counselor.

The outline that a counselor uses must be flexible. The items in the outline may be limited or determined by the type of agency within which the counselor works. One counselor may wish to operate one way, another counselor differently. Two counselors may both use the same items in their outlines but in a different order, or they may even cover different topics in a first interview. The outline will also vary depending on the type of client one is interviewing--married with children/single; young/retired person; high income/low income. The interview may also vary depending on the type of problem the client is having. (There was a good example of this back in Section 2, pp. 5-7.)

Systematic inquiry extends into each element of the outline. Using the above example, let's look at a systematic way to inquire about one topic, income, for a married couple with children.

Example

Income

I. Do both husband and wife work?

A. Husband
1. Wages or salary
2. Overtime
3. Bonus
4. Part-time jobs
5. Income tax refund

B. Wife
1. Wages or salary
2. Overtime
3. Bonus
4. Part-time jobs
5. Income tax refund

C. Children
1. Part-time jobs
2. Child support/Social Security

D. Other
1. Interest income
2. Investment income
3. Veterans' benefits
4. Social Security
5. Disability income
6. Gifts from parents
7. Other

This example shows in detail a list of items that the counselor may wish to systematically cover when inquiring about a client's income. By fully covering each subject before moving to another, the counselor can get complete information in an orderly way. There is less chance of error and less chance of undiscovered material coming up later in the interview that might change the counselor's approach to the situation.

TURN TO APPENDIX I AND COMPLETE EXERCISE A-5. When you have completed the exercise satisfactorily, return to the next page and begin the next section.

Section 6

Asking Appropriate Questions

A financial counselor should ask questions that keep the interview focused on the general subject of the client's financial problems and also focused on the immediate subject of discussion. Questions that are properly focused on the client and on the subject at hand are termed appropriate questions. Those questions that do not fit into the discussion or that are irrelevant to the client's financial problems are inappropriate. In the following example there is a client statement followed by four sample responses by a counselor:

Example

Client: *My brother in Cincinnati had the same kind of money problems last year.*

1. Counselor: *How long has your brother lived in Cincinnati?*
2. Counselor: *Last year was a bad year for a lot of people, wasn't it?*
3. Counselor: *Did your brother get laid off?*
4. Counselor: *I hear Cincinnati is really nice. Have you visited your brother there?*

The focus of the counseling session is on the client's financial problems. The above inappropriate responses to the client's statement reflect an interest in Cincinnati, last year, and the client's brother, not the client's financial problems. Following are some appropriate responses to the same client statement:

Example

Client: *My brother in Cincinnati had the same kind of money problems last year.*

1. Counselor: *Why don't you tell me more about these money problems you're having?* (Focuses on client's problems.)

2. Counselor: *Do you and your brother manage your money the same way?* (Asks about client's money management habits and gets client to think about styles of money management.)

3. Counselor: *Could you solve your problems the same way your brother did?* (Focuses on client's awareness of how to solve financial problems.)

In these last examples, the first counselor response is the most directed at the client. The other two counselor responses bring up subjects related to the topics of money management and financial problem solving. If the client's responses to these two questions were still related to the brother, the counselor might want to drop the brother entirely from further discussion. These types of questions can be valuable, however, in determining how much thought the client has given to money management and problem solving by comparing the client's situation to that of someone else that the client knows well.

Beginning counselors may feel nervous and anxious with clients, and may seek comfort in making "small talk." Clients are also frequently anxious about their problems and may feel more comfortable talking about other things. It is the counselor's responsibility to be constantly aware of the direction of the interview and to keep it focused on the client's problems.

By asking appropriate questions--those that address the client's financial problems and the topic of discussion at hand--the counselor can keep the interview focused on one relevant subject at a time. This helps the counselor to get full and complete information about one topic before switching to another. It also helps the counselor make the most efficient use of time available.

TURN TO APPENDIX I AND COMPLETE EXERCISE A-6. When you have completed this exercise satisfactorily, return to the next page and begin the next section.

CLARIFYING CLIENTS' STATEMENTS

Section 1

Clarification

We have been discussing systematic inquiry and asking appropriate questions. Both of these techniques help the counselor to obtain information from clients in an orderly manner. As the counselor interviews a client, there will be times when the client makes a statement that the counselor does not fully understand. At that point, the counselor focuses on the misunderstanding and tries to clarify that topic before continuing with the interview.

There is a key rule that all counselors must follow to be effective in their work. This is:

"WHEN A CLIENT MAKES A STATEMENT,
NEVER ASSUME THAT YOU KNOW
WHAT THE CLIENT MEANS."

Clients make statements that refer to their personal experience. As we all know, no two people are exactly alike. Two people may witness the same event and describe it completely differently. Or they may have very different experiences and relate these experiences similarly.

Suppose clients come to you and say, "Man, are we ever in a financial mess!" What do they mean? The situation could involve:

- a usually well-organized family that is faced for the first time with either getting a $500 bill-payer loan or not paying every bill in full this month, or

- a family with $15,000 of consumer debt whose house just burned and whose primary wage earner had been fired from work.

These two families may both describe themselves as "in a financial mess," although the circumstances are very different.

If a client comes to you and says, "These bill collectors are driving me up the wall!", what does it mean? It could be that:

- two people from one company have each called the client once, and the client is mildly irritated, or

- since the client was laid off three months ago, fifteen collectors have each called every day and have threatened jail, repossession, or physical harm. This client may have already seen a doctor or a therapist about the anxiety caused by the collection pressure.

Counselors must be sure that they know precisely what the client is talking about. Counselors must press clients to clarify any vague statements or statements that could have various meanings. A financial counselor cannot work effectively with clients until both the counselor and the client are talking about the same thing. Every assumption that a counselor makes has the potential to become a misunderstanding or a problem in the client/counselor relationship.

There are at least four techniques that counselors can use to get clients to clarify their statements. Using one technique, the counselor repeats key words or phrases that the client uses and that are not clearly understood. By emphasizing a certain word or phrase, the counselor focuses attention on a particular thought or feeling, and the client is encouraged to explain that topic in more detail.

Examples

Client: *That bill collector is a real jerk.*

Counselor: *"Jerk"?*

Client: *I get so depressed when I think of all these bills--and Christmas is just around the corner.*

Counselor: *"Depressed"?*
or
Counselor: *"Christmas"?*

Client: *I just don't care anymore. They can have the car if they'll just leave me alone.*

Counselor: *You don't care anymore?*
or
Counselor: *"The car"?*
or
Counselor: *"Leave you alone"?*

A word of caution about using this technique is in order. When used too frequently, repeating what the client just said can begin to sound phony. The counselor starts to sound like a parrot, and clients may begin to get nervous. This technique has been overused in many low-budget films with "crazy psychiatrists" and many people may link the counselor with those films if he uses this technique so often that it becomes obvious.

A second technique that can be used to get clients to clarify what

they said is to have a counselor rephrase the client's statements in such a way that the client is encouraged to clarify what was said. This technique is known as restatement. Following are some examples of how a financial counselor can use restatement.

Examples

Client: *I'm behind in all my bills and my father, who is a local banker, told me it was embarrassing him because my creditors have been calling him, too.*

Counselor: *So you're having financial problems and you are feeling family pressure to find a solution.*

Client: *Those bill collectors are animals. They just won't listen to a word I say. I've got three kids to support and as far as I'm concerned, my family comes first.*

Counselor: *You're finding it hard to meet family expenses and also find enough money to satisfy the bill collectors' demands.*

Client: *I can't pay the bills I've got now and Christmas is coming up soon. What can I do?*

Counselor: *It sounds like you're worried about what you can buy for Christmas when you're already having financial problems.*

When a counselor uses restatement, the client will often respond by talking about the item of concern that is most important. This is a simple observation--people usually talk about the thing that is of most interest to them. Using restatement will also encourage the client to explain things in more detail. This additional information will help the counselor to understand what the client is thinking and how the client is feeling.

A third way to get clients to clarify what they said--perhaps the most direct method to use--is for the counselor to admit to the client that (s)he is confused or puzzled about the subject and ask the client to clarify it so the counselor can better understand. This technique has the added advantage of letting the client know that the counselor is interested in what the client is saying and is trying to better understand how the client views this subject. In this way the counselor communicates to the client

that he has a genuine interest in what the client is saying and in trying to understand how the client thinks and feels about the problem. This kind of communication helps to build a stronger client-counselor relationship.

Examples

Counselor: *George, you've said a couple of times that this financial mess is all your father's fault. I don't understand what you mean by that. Could you explain that to me?*

Counselor: *Mary, I just heard you say that you thought this whole credit business is a trap. Could you explain to me what you meant by that?*

Counselor: *Al, you said that the financial pressure was starting to affect your family life. What did you mean by that?*

A fourth method to get clients to clarify what they've said is simply by asking questions. Open questions can be used when the counselor wants more information to clarify a statement. Closed questions can be used to pinpoint specific items in the client statement to be clarified.

Examples

Client: *I don't understand what that bill collector is talking about.*

Counselor: (open) *What does (s)he say that you don't understand?*

Counselor: (closed) *Does (s)he use language you don't understand?*

Client: *My husband will kill me when he finds out that the checking account is overdrawn again.*

Counselor: (open) *How do you think he will react?*

Counselor: (open) *What happened this month to your plan for balancing your account?*

Counselor: *Do you really think he'll kill you?*
(closed)

This technique, asking questions, is particularly useful when a counselor is fairly sure of what additional information is needed to clarify what was said. The counselor simply asks for the extra information that seems to be lacking in order to clarify what the client said.

Four techniques that you can use to get clients to clarify their statements have been discussed:

- Repeating key words or phrases
- Restatement
- Admitting to the client that you are confused and asking the client to explain
- Asking questions

These techniques help the counselor to find out more about subjects that the client brings up but does not explain in detail. A financial counselor can also use these techniques to get clients to clarify statements that are vague or that could have more than one meaning. Remember the rule:

NEVER ASSUME THAT YOU KNOW WHAT THE CLIENT MEANS.

The client is the only one who can tell you exactly what is meant by a particular statement.

TURN TO APPENDIX I AND COMPLETE EXERCISE B-1. When you have completed the exercise satisfactorily, return to the next page and begin the next section.

Section 2

Summarization

During an interview, the client will make many statements that reveal the problems that brought the client in for help. Most clients will not have a clear understanding of exactly how they got into financial trouble. Clients will rarely have a clear idea of what they can do to solve their financial problems. Identifying the client's concerns during the interview and attempting to clarify the real issues involved helps both the client and the counselor to better understand the total situation that must be dealt with.

The counselor will find that a client may express many items of concern. In the following client statements, each element of the client's concern is underlined. The counselor could choose to follow up on any one or all of these concerns.

Examples

Client: *It's hard to even think about Christmas coming next month when our phone has been disconnected, my car is being repossessed and my paycheck is being garnished.*

Client: *My mother said that she would co-sign a consolidation loan that would get us back on our feet, but she can't afford to make the payments if I get behind again and besides--I feel really funny about having her bail us out again.*

Clients will frequently have multiple concerns or problems, of which some can only be handled by another agency or professional. The financial counselor should never attempt to offer advice or provide a service that is more appropriately rendered by another profession.

Examples

Counselor: *Well, Fred, we've been discussing your problems with bill collectors, your problems at work and the approaching date to pay taxes. Which of these things seems to be most critical to you?*

Counselor: *Jane, we've been talking about your lack of a financial plan, your work situation, your problem with bill collectors and how much you need new furniture. Which of these problems do you think we can work on together?*

A major reason why a financial counselor must clarify with the client the nature of the client's concerns is to determine whether the counselor can assist the client with those concerns. If the counselor finds that the client is concerned with assistance in filing bankruptcy, he should refer the client to an attorney. Similarly if the client wants only to patch up a bad credit rating in order to seek additional credit, the counselor can inform the client that this type of assistance would be contrary to the purpose of financial counseling.

Clarifying the concerns of the client enables both the client and the counselor to more clearly understand the client's situation. This further helps the counselor to determine whether the client can be helped by financial counseling and/or whether the counselor feels able to assist the client.

Clients will frequently have multiple problems of which some should be handled by another agency or professional. For example, a client may have numerous financial problems, one of which is a matter that deals with consumer protection. Perhaps a seller has acted in a manner that may be illegal. In this case, the financial counselor would deal with the client's budgetary and debt repayment problems and would refer the client to the state Office of Consumer Affairs for assistance with the problem concerning the merchant.

In other cases, clients could be referred to attorneys, social workers, unemployment offices, psychotherapists, marriage counselors or a wide range of other sources for assistance. The counselor then continues to assist the client with those problems that are best handled by a financial counselor.

To work effectively with a client, the counselor must know specifically why that client has sought counseling. Some indebted persons will seek help primarily to get bill collectors "off their backs". Others may only be interested in getting a wage garnishment dropped or a repossession order delayed. If the financial counselor attempts to push these types of clients into a debt management program or a family budgeting plan there may be a great deal of resistance, or a complete lack of cooperation. In these cases the counselor's program is not suited to the client's concern. <u>A financial counselor will be effective only when the counselor and the client</u> are working together on the same problem.

Thus, a reason for <u>summarizing</u> the client's concerns is to be sure that <u>all</u> of the client's problems receive some attention. Particularly, it is to ensure that the underlying reasons for the financial problems are dealt with.

If a couple with a joint checking account is using the account to hurt one another by seeing who can spend the money first, this problem must be resolved before a balanced family budget is possible. The couple can choose to resolve this problem in any number of ways--they may seek marriage counseling; they may discontinue the use of a joint account; they may contract with each other to discuss with the partner before writing any checks. How the couple decides to solve this problem is their choice. The counselor can suggest different methods, or--better yet--can ask the couple to list all possible ways they could resolve this problem, and then help them to choose one.

The counselor in this kind of situation must inform the clients that the assistance of a financial counselor will be completely useless if they don't change their destructive habit of using the checking account as a weapon against each other. Perhaps just by talking about the problem, the couple will see how childishly they are behaving in their use of money as a weapon. The counselor should be aware that if this problem is not resolved, the counselor's efforts will probably be wasted. Most importantly, the counselor should recognize that the problem may be psychological and should urge the clients to seek professional psychotherapy assistance.

By summarizing the various client concerns and problems, the counselor insures that things that might stand in the way of an effective solution are less likely to be overlooked. This helps both the counselor and the client to clarify what must be done in order to ensure a successful financial recovery.

TURN TO APPENDIX I AND COMPLETE EXERCISE B-2. When you have completed the exercise satisfactorily, you have completed this module.

REFERENCES for this module or for the reader to use for further study of this subject are:

Feldman, S. S. Mannerisms of speech and gesture in everyday life. New York: International University Press, Inc., 1959.

Gorden, R. L. Interviewing: strategy, techniques, and tactics. Illinois: The Dorsey Press, 1969.

Hackney, H. and Nye, S. Counseling strategies and objectives. Englewood Cliffs, New Jersey: Prentice Hall, Inc., 1973.

Hutchins, D. E. School guidance services: a career development approach. Dubuque, Iowa: Kendall Hunt, 1976.

Shertzer, B. and Stone, S. C. Fundamentals of counseling. New York: Houghton Mifflin Company, 1968.

RECOMMENDED READINGS for further study. The above mentioned book by Hackney and Nye is an excellent and inexpensive overview of basic interviewing and counseling techniques and is highly recommended.

APPENDIX I

EXERCISES

NOTE: There is only <u>one</u> set of exercise sheets provided for this module. If more than one person is expected to use this module, we recommend that you make and use photocopies of the exercises so that the module can be re-used by others.

EXERCISE A-1

1. What is the difference between open and closed questions?

2. What advantages are there to asking open questions?

3. When is it best to use a closed question?

4. Place a C before closed questions and an O before open questions.

___ a. Do you like your work?

___ b. What do you think is the cause of your financial problems?

___ c. Do you get upset when the bill collector calls?

___ d. What have you done to solve this problem?

___ e. How can I help with this problem?

___ f. Is the kind of work you do monotonous?

___ g. Are you planning to file for bankruptcy?

(The recommended answers are on page 42. When you are satisfied with your performance of the exercise, turn back and begin the next section.)

EXERCISE A-2

1. In response to each of the following client statements write in an open and a closed question.

   a. My doctor said my tension was probably tied in with the financial pressure.

   Open:

   Closed:

   b. Those bill collectors really irritate me.

   Open:

   Closed:

   c. Jane spends money like crazy.

   Open:

   Closed:

   d. We don't have any savings because Harry drinks it up.

   Open:

   Closed:

2. How does a counselor influence an interview by the type of questions (s)he asks?

3. What kind of questions would you use, generally, with the following types of clients?
   a. verbal
   b. non-verbal
   c. overly verbal

(The recommended answers are on page 42. When you are satisfied with your performance of the exercise, turn back and begin the next section.)

EXERCISE A-3

1. If the following statements are True, circle the T.
   If the following statements are False, circle the F.

T F a. Probes are especially effective with clients who won't open up and talk.

T F b. Reluctant clients usually seek counseling without any outside pressure.

T F c. With a reluctant client, a counselor deals first with the reasons for the reluctance.

T F d. Reluctant clients are often afraid to tell anybody about their personal finances.

2. Following the client statement below are sample counselor responses. Place a P in front of the responses that are Probes.

Client: The loan officer at the credit union said you could probably help us out, but I don't know.

___ a. Counselor: What, specifically, is the problem you need help with?

___ b. Counselor: Do you feel that the loan officer pressured you into coming to see me?

___ c. Counselor: Are you having trouble paying back a loan?

___ d. Counselor: Which credit union?

___ e. Counselor: Would you like to tell me about this problem?

___ f. Counselor: Do you know what kinds of problems I can help you with?

___ g. Counselor: Tell me why you decided to come in and talk to me.

(The recommended answers are on page 42. When you are satisfied with your performance of the exercise, turn back and begin the next section.)

EXERCISE A-4

1. Why do clients need time to think?

2. What should a counselor do after asking a question?

3. Would you feel comfortable during a 30 second period of silence in an interview? If not, you may want to practice using silence until you become comfortable with long pauses. The following optional exercise may be of value to you.

Optional

Find a partner who will role-play a client with financial problems. You role-play the part of a financial counselor. Each time the "client" stops talking, wait before you respond. You may start leaving 10 or 15 seconds of silence and build up to 30 seconds or more.

Observe carefully what happens both with you and with your "client" during these silent pauses. How does it change your behavior or your "client's?"

Continue practicing this exercise until you feel comfortable leaving silent pauses in your interviews.

(The recommended answers are on page 42. When you are satisfied with your performance of the exercise, turn back and begin the next section.)

EXERCISE A-5

1. If the following statements are true, circle the T.
   If the following statements are false, circle the F.

T F a. A counselor can save time by skipping rapidly from topic to topic during an interview.

T F b. Financial counselors should stick to a standard outline for all their interviews.

T F c. Systematic inquiry helps a counselor make the best use of time available.

T F d. Clients find it hard to follow a counselor who uses systematic inquiry.

T F e. The interview outline a counselor uses should vary for different clients depending on many factors.

2. Create an outline for an initial interview, taking into account the type of client you see most often. Allow optional items in your outline that reflect the variation in types of people and types of problems that you are likely to deal with. Spend no more than 5 minutes on this exercise.

(The recommended answers are on page 42. When you are satisfied with your performance of the exercise, turn back and begin the next section.)

EXERCISE A-6

1. If the following statements are True, circle the T.
   If the following statements are False, circle the F.

T F a. Questions that focus on the client's financial problems are appropriate.

T F b. "Small talk" is usually inappropriate.

T F c. Asking appropriate questions help the counselor to make the best use of time.

T F d. Counselors have a responsibility to ask appropriate questions.

2. There is a sample client statement below, followed by sample counselor responses. Place an A before the counselor responses that are appropriate.

Client: I've heard of other people getting stuck with cars that are "lemons" but I never dreamed it would be this hard to get rid of one.

___ a. Counselor: They just don't make 'em like they used to, do they?

___ b. Counselor: Have you spent much money fixing it?

___ c. Counselor: Will the seller take it back?

___ d. Counselor: My brother got a "lemon" two years ago.

___ e. Counselor: What have you done to try to get rid of it?

___ f. Counselor: Did it have a guarantee?

___ g. Counselor: What kind of financial problems is this causing for you?

(The recommended answers are on page 42. When you are satisfied with your performance of the exercise, turn back and begin the next section.)

EXERCISE B-1

1. List the four techniques that were presented that can be used to get clients to clarify their statements.

   a.

   b.

   c.

   d.

2. What is the key rule that was presented in this section?

3. In your own words state the reasons why counselors should seek to clarify what a client says.

(The recommended answers are on page 42. When you are satisfied with your performance of the exercise, turn back and begin the next section.)

EXERCISE B-2

1. If the following statements are True, circle the T.
   If the following statements are False, circle the F.

T F a. One reason for summarizing is to ensure that all the client's problems receive attention.

T F b. Most clients are aware of what needs to be done to solve their problems.

T F c. Summarization is a method of clarifying why the client came in for counseling.

T F d. Summarization helps the counselor determine whether financial counseling is the appropriate solution to the client's problems.

T F e. Summarizing a client's problems helps a counselor to avoid overlooking related non-financial problems.

(The recommended answers are on page 43. When you are satisfied with your performance of this exercise, you have completed this module.)

APPENDIX II

RECOMMENDED ANSWERS

Exercise A-1

1. A closed question can be answered with yes or no; an open question cannot.
2. Open questions encourage the client to do most of the talking, to relate more information.
3. Closed questions are best used to clarify a specific thing.
4. a) C; b) O; c) C; d) O; e) O; f) C; g) C.

Exercise A-2

1. Your open questions should ask the client to give more information about the subject in his/her own words. They cannot be answered "yes" or "no".

   Your closed questions should attempt to pinpoint something specific in the client statement. They can be answered with "yes" or "no".
2. The type of questions asked determine how much input the client gets to make to the interview.
3. a. both open and closed; b. mostly open; c. mostly closed.

Exercise A-3

1. a) T; b) F; c) T; d) T.
2. a, b, f and g are probes.

Exercise A-4

1. In many cases clients may never have thought about the question you just asked. It may take them time to figure out an answer.
2. WAIT for the client to respond.

Exercise A-5

1. a) F; b) F; c) T; d) F; e) T
2. There is no "correct" answer.

Exercise A-6

1. a) T; b) T; c) T; d) T.
2. b, c, e, f and g are appropriate.

Exercise B-1

1. a) repeating key words or phrases; b) restatement; c) admitting to the client that you are confused and asking the client to explain; d) asking questions.
2. When a client makes a statement, never assume that you know what the client means.
3. Your answers may include some of the following:
   - so that the counselor understands clearly what was said
   - to avoid misunderstanding what was said

Exercise B-1 (continued)

- to find out what exactly the client means
- to avoid making incorrect assumptions
- to get more details about what was said
- to answer any questions about a topic
- to help the client to think and talk more clearly
- to get more complete information

Exercise B-2

1. a) T; b) F; c) T; d) T; e) T